



THE CHECK COLLECTOR

August 1991

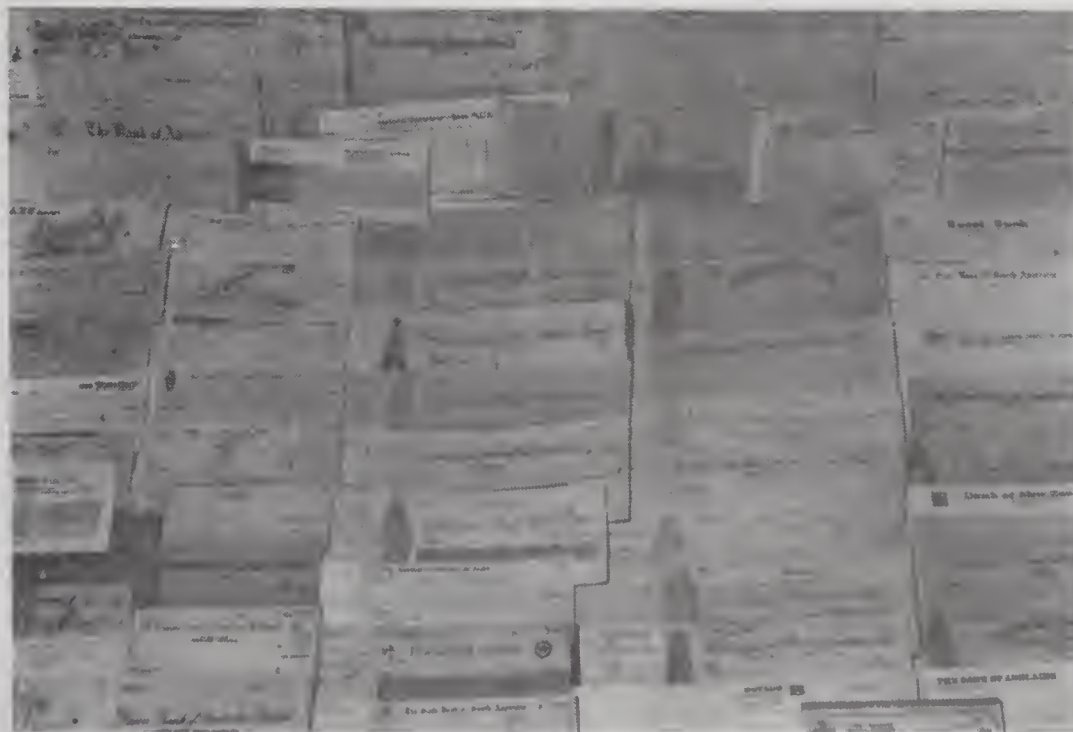
THE JOURNAL OF

Number 19

THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.



THE BANKING AND CURRENCY MUSEUM, AUSTRALIA



THE CHECK COLLECTOR

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The Check Collector is issued four times a year for members of The American Society of Check Collectors, Inc. Subscription only by membership. Dues are \$10.00 per year. Outside U.S.A., Canada and Mexico, add \$2.00 per year. Send address changes to the Secretary. All rights reserved.

To our members:

Write something for The Check Collector! We need articles about checks and check-related subjects. See the list of 32 areas of collecting interest on the Secretary's Page for ideas.

We retype all material. Photos require an original or a good, clear, black and white copy. Original checks sent in are copied and returned carefully and promptly. Finished check photos are 7" wide and/or 2½" high.

Small, interesting "filler" material and items of less than one page are always welcome. Any questions, ask the Editor.

To our advertisers:

Deadline for advertising copy to run in the November 1991 issue of *The Check Collector* is November 12, 1991.

The Check Collector is an effective means to reach the check collecting hobby and our membership of collectors and dealers of checks and related financial documents. It contains feature articles about checks and check collecting and news about the hobby.

Advertising orders must be paid in advance and shall be restricted to checks and to check-related fiscal documents, publications, accessories and supplies. The ASCC accepts advertising in good faith, reserving the right to edit copy.

ASCC assumes no financial responsibility for typographical errors in advertising. However, it will reprint that portion of an advertisement in which the typographical error appeared upon prompt notification of such error.

All copy for ads must be camera ready.

Advertising rates are as follows:

One quarter page	25.00/issue
Business card size	10.00/issue

PRESIDENT'S COLUMN

It is a privilege to again call attention to the many new and rejoined members that are listed in this issue. Do you recognize a friend? See the Secretary's Column.

An interesting Round Table was held at the Memphis Show. Judith Murphy, VP, kept things moving. Check collecting received a boost when John O'Hare displayed copies of the *The Check Collector* and applications for membership at his table, and Edward Lipson had an exhibit of a dozen cases of outstanding checks.

Thanks to Ray Whyborn for a display of *The Check Collector* and passing out membership applications at the Texas Show.

The 37th Annual FUN Convention in Orlando, FL on Jan. 9-12, 1992 will provide check collectors with an opportunity to attend a Round Table. There is an outstanding opportunity to exhibit checks at this tremendous and well-attended show. Write me for any information needs.

In accordance with A.S.C.C. By-laws, all 1991 non-paid dues members have been dropped from membership.

Join the interested collectors submitting listings of new finds to the A.S.C.C. Check Survey. It is a real challenge to find some.

Now that members have been using their copy of Security Printers to compare with check additions to their collections, new listings are being found. Send new listings to Jim Partin, P.O. Box 1091, Lake Alfred, FL 33850-1091.

Our A.S.C.C. Check Pool is very active as indicated in the up-date report in this issue. John Paslawsky has tended this project and it is a real service to many, many new collectors. I am sorry to report that John has requested to be relieved as Chairman of the Check Pool. Here is a real opportunity for one of our members to help our Society and enjoy a very interesting role in check collecting activities. Please let me know if you are interested.

And, lastly, share your collecting pleasure—write an article for *The Check Collector*!

Happy Collecting,

Bob Spence

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Founded



in 1969.

THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

President: Robert A. Spence (1993)
P.O. Box 69
Boynton Beach, FL 33425

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Meetings: Herman L. Boraker
Security Printers: James Partin
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Jeane Flaig

AUSTRALIA'S ONLY BANKING AND CURRENCY MUSEUM KADINA S.A.

Herman L. Boraker

The three major private trading banks and the Commonwealth Bank of Australia all have archives. State government-owned banks have staff in charge of preserving their history, but there are only three banking museums in Australia.

Two of these are owned and operated by major banks, the Australia and New Zealand Banking Group (A.N.Z.) in Melbourne, and Westpac Banking Corporation in Sydney. They specialize in their own banking history and do not dwell to any great degree on money specifically. The third is owned and operated by Michael Vort-Ronald and his wife, Lyn, at Kadina, a small town 150 km north of Adelaide, South Australia. It is the Banking and Currency Museum, locally known as the Money Museum.

Michael has been a collector of coins, notes, checks and banking memorabilia for decades. When he sold his Australian note collection by auction in Sydney in 1988 for just under a third of a million Australian dollars, and saw the perfect building for his intended museum at Kadina, he brought his retirement plans forward fifteen years.

He resigned as sergeant in charge of the Mannum police station (after 28 years of uniformed service in the South Australian Police Force) and purchased the two-story bank building which houses the museum. The building was constructed for the Bank of South Australia in 1873, but that bank failed in 1891, and its business was taken over by the Union Bank of Australia which became the A.N.Z. Bank Limited in 1951. When the A.N.Z. bank moved to new premises in 1987, Michael and Lyn purchased the building and, on October 1, 1988, moved into the former manager's residence upstairs.

Nine weeks later on Dec. 9, 1988, Australia's first and only privately owned and operated banking and currency museum opened. In its first few months of operation it received a certificate of achievement at the Regional Tourism Awards, and in the following year, Michael received one of the three major awards, for the most significant individual contribution to tourism on Yorke Peninsula.

The museum is operated six days a week, 11 months a year by Michael when he is not scouring

the country looking for material the banks would otherwise throw away. In his absence the business is run by Lyn. Visitors are given a guided tour through the four rooms of display including



Above: Display of coin boxes (savings banks).

the fully operational strongroom with its 130 year-old safe which originated from the former bank premises next door, opened in 1861. There are displays of banking memorabilia, signage and equipment – all sorts of material from banks, building societies and credit unions. It is a blend of banking history and numismatics in most of its forms including coins, notes, tokens, medals and checks.

Modern Australian currency (since decimal commenced in 1966) is fully represented with all official issues and varieties, something not shown in any government operated museum in Australia. As it is impossible to show the currency of all countries the museum concentrates on the theme of allies and neighbors with coins and notes and memorabilia from England and America as well as New Zealand and New Guinea. Museum collections include passbooks (540), checks (7,000), check books (700), moneyboxes/savings banks (370), bank rubber stamps (300), signage (120), and many other items of bank equipment including night safe wallets, credit cards and promotional material. Fifteen etched bank windows and doors are displayed.

All income from the museum has been used to improve and expand the only fulltime museum in the Copper Triangle. Half the proceeds from the auction of the note collection were used to purchase the building and set up the museum, the other half has been invested to provide a regular modest income on which to live. Thus the benefits gained from the sale of Michael's Australian note collection in 1988 are still being used to promote numismatics and a better understanding of banking history and practices.

Support from banks and individuals has been excellent, with many donations of items ranging from pencils to computers. Any material from banks, building societies or credit unions of any country is welcome, old or current - for what is taken for granted today can be gone tomorrow, and who has preserved it for future generations?

Michael has written and published five books on Australian notes, and he continues his research into notes, checks, bank branch histories and family tree for further books. He is a regular contributor to the *Australian Coin Review* and has had articles published in other magazines and journals in Australia, England and America. He has been in charge of the banknote section of Renniks catalogues since 1975 and currently provides advice and photographs for other catalogues including Pick.

He is president of the Northern Yorke Peninsula Coin Club, immediate past president, fellow and founding newsletter editor for the Numismatic Society of South Australia, publicity officer for the Numismatic Association of Australia, and a member of other clubs and societies connected with numismatics, genealogy, mineralogy and history.

Michael is keen to trade for checks of any country, and prefers to swap two of each for two of each check. He has a large range of modern and some 100 year old checks available for exchange.

The address for Michael and the museum is:

BANKING AND CURRENCY MUSEUM
3 Graves Street
Kadina 5554 Australia

Phone: 61 88 212906

Editor's Note: The reason Mick Vort-Ronald wants to trade two checks for two checks the same is that he files his checks two to a page and wants to keep his albums even, or level, etc.

ONE GOOD TURN DESERVES ANOTHER

The May issue of *The Check Collector* contained a delightful story by member Roland Burnham, about a cherished 1881 check he had of the J. R. Watkins & Co. The story told how he was reluctantly persuaded to part with his only Watkins check and expressed his hope that he would sometime find another one.

About one month later, your editor received a nice letter from member Eric Jackson, who wrote that he was fascinated by the Burnham story and was enclosing a Watkins check. He asked that the check be forwarded to Roland Burnham as he lacked an address.

Very soon after, Roland Burnham opened my letter and was absolutely delighted to find the Watkins check from Eric Jackson. So to this fine story, there was an equally fine ending.

Since then I have learned of two other members who were moving to help Roland Burnham. Incidents such as these are what make my day as editor and confirm what I have always found: check collectors are very nice and special people.

American Express Travelers Cheques

One Hundred Years Old

THE AMERICAN EXPRESS COMPANY,
ESTABLISHED 1891
CAPITAL \$16,000,000.
PRINCIPAL OFFICE, 65 BROADWAY, NEW YORK.
London Bankers: National Provincial Bank of England.
Paris Bankers: Credit Lyonnais

WHEN COUNTERSIGNED BELOW WITH
THIS SIGNATURE

247215

NO CHEQUE ISSUED UNTIL ITS FULL VALUE HAS
BEEN PAID IN PAYMENT IS ASSURED HOWEVER LONG
CHECKS MAY REMAIN OUTSTANDING.
CHECKS ARE ISSUED FOR \$10, \$20, \$30 AND
\$100 EACH OR FOREIGN EQUIVALENTS

THIS CHEQUE WILL BE CASHED AT ANY OF THE
8000 AGENCIES OF THE COMPANY IN UNITED STATES
AND CANADA, AND IN EUROPE AT THE COMPANY'S
AGENCIES 33 MARK ST. NEAR CHEAPSIDE, LONDON
E.C. 1; 13 WATER ST. LIVERPOOL; & RUE SCRIBE,
PARIS; 117 LANGENSTRASSE, BREMEN

ST. CREDIT LYONNAIS, PARIS; HAING, LYON;
NICE, BRUSSELS; MADRID, GENEVA, CONSTAN-
TINOPLE, SMYRNA, ALEXANDRIA, CAIRO AND
ST. PETERSBURG; MUNSTER & LEINSTER BANK,
CORR. AND DUBLIN; NORTHERN BANKING CO.
AND ULSTER BANK, BELFAST; NATIONAL BANK
OF SCOTLAND, ROYAL BANK OF SCOTLAND, AND
BRITISH LINDSAY CO. BANK, EDINBURGH AND GLAS-
GOW; DRESDENER BANK, BERLIN AND DRESDEN;
A/M. BATERISCHE VEREINS BANK, MUNICH;
ANGLO-AUSTRIAN BANK, VIENNA; MAGYAR
HONKOR & CO. BUDAPEST; LEONARDI AND
PISA, MOPE & CO. AMSTERDAM; LANDMAN-
BANK, COPENHAGEN; T. J. HOFFE & SONS
CHRISTIANIA; KREDIT ARTISANLAGET, STOCK-
HOLM; AND OTHER BANKS, BARRERS, HOTELS ETC.
AS PER LIST

IN UNITED STATES AND CANADA

ENGLAND
IRELAND - SCOTLAND

FRANCE
BELG. SWITZ.

GERMANY
AUSTRIA

ITALY
LINA. CENT.

NORWAY
SWEDEN - DEN.

HOLLAND
FLANDERS, CENT.

One Hundred Dollars

20 2 11 512 50 412 50 512 50 370 35 245 10

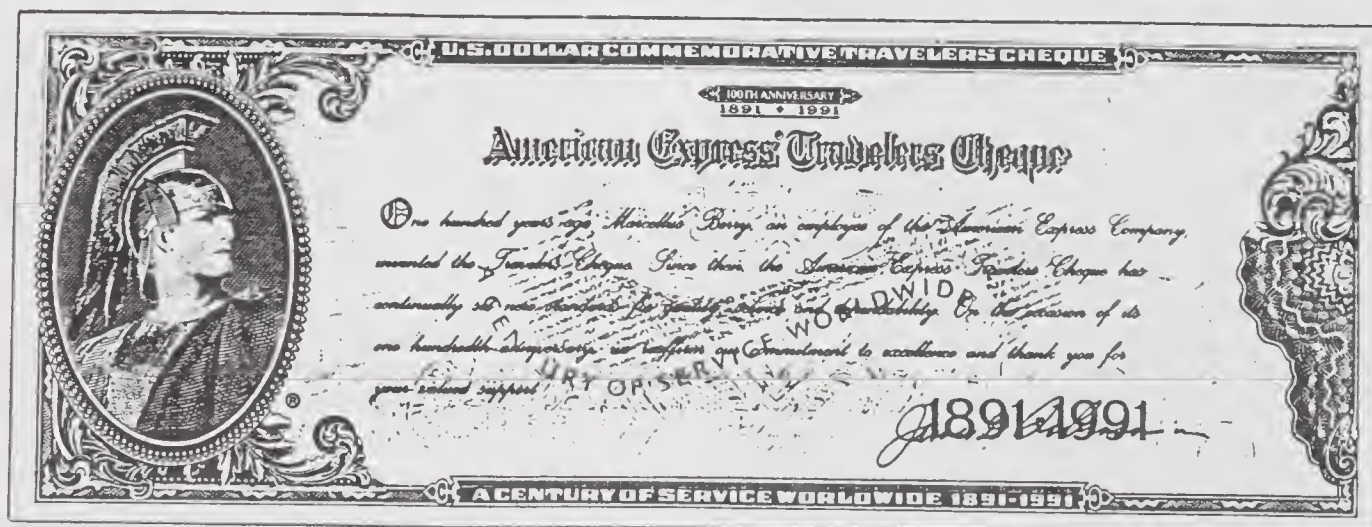
COUNTERSIGNED: (SEE SIGNATURE ABOVE)

Will pay to the Order of Hotel Hauffe

Chas. H. Clark
TREAS.

Copyrighted 1891 L. & F. BERRY.

Commemorative Travelers Cheque celebrating 100th anniversary of service, depicts the first American Express Travelers Cheque cashed (above) and commemorative inscription (below).



This year is the one hundredth anniversary of the American Express Travelers Cheque. For a century, they have been the secure and convenient way to carry cash for millions of travelers worldwide.

The Travelers Cheque story started in 1891. While traveling in Europe, American Express President, James C. Fargo, realized how difficult it was for travelers to use the then popular circular letter of credit.

His solution was to develop an instrument that would be as widely accepted as currency, but would also protect the traveler against loss, theft or forgery. The result was the now familiar signature/countersignature format of the Travelers Cheque. On August 5th, 1891, the first American Express Travelers Cheque was encashed at the Hotel Hauffe in Leipzig, Germany.

Above is a reproduction of the Limited Edition Centennial Travelers Cheque. Designed and produced by England's renowned security printer, Thomas De La Rue, the cheque features a replica of the original 1891 cheque on one side and the well-known Centurion portrait on the other.

BANK'S RUBBER STAMPED ENDORSEMENT HISTORICAL FIND

by Herman L. Boraker



(Samuel N. Wood)

National Bank charter No. 2523 was issued to the Merchants National Bank of Denver Colorado on May 7, 1881. The officers were Henry R.

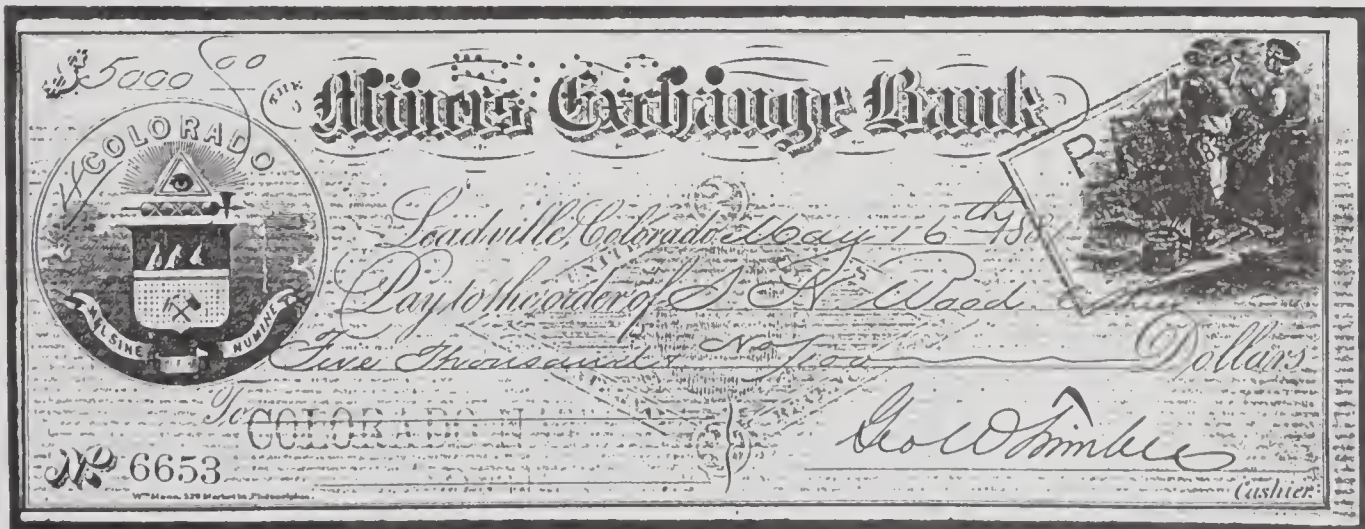
Wolcott, president, and Samuel N. Wood, cashier; directors were:

Wolcott, Wood, David C. Dodge, William Bliss, Chester S. Morey and A. Winston Waters. John Jay Knox, Comptroller of the Currency, signed the charter.



The Merchants National Bank charter was liquidated effective January 1, 1882, when the bank merged with The First National Bank of Denver. All the bank's officers and directors joined the staff of the First National Bank.

S. N. Wood was born in Jordan, New York, May 2, 1844, was educated in the academy of that city, and when sixteen years of age started out to earn his own livelihood. He was first employed as a bank clerk in Syracuse, N.Y. In 1870 he removed to Colorado and became assistant cashier of the Colorado National Bank of Denver, which was owned by the Kountze Brothers. After serving in this capacity for seven years he removed to Deadwood, D.T. and organized the First National Bank, of which he was cashier and major stockholder. After three years he sold the bank and returned to Denver. Soon after the Merchants National Bank closed and he joined the First National Bank he became cashier and a major stockholder. Samuel N. Wood retired after serving for twenty years as cashier, and was recognized as one of the most accomplished bankers of his time.



The Miners' Exchange Bank of Leadville, Colo. commenced business April 15, 1878. The bank was a partnership, composed of James McFerran and his son-in-laws George Trimble and A. V. Hunter. The bank merged with the Bank of Leadville on October 3, 1881.

HAPPY FINDINGS AND CONVERSATION PIECES

Members "Checking In"

John Steinbach wrote to us about one of his unusual pieces. He included in his correspondence part of Chapter XXVI of Roughing It by Mark Twain. The fourth sentence into the chapter alludes to "the great 'Gould and Curry' mine". This mine was located near Virginia City, Nevada (which Twain refers to) and the company was based out of Virginia City as the document shows.

The check sized receipt is partially printed and is for "one sack(s) of Bullion" that evidently weighed 141 lbs. Dated Aug. 4, 1866, it is from the height of the

silver boom! John's understanding is that this company has no existing checks (or so he was told) as they were either destroyed or the company usually paid off in gold coin.

When John became aware of this document, he "just had to have it". When you see that three of the most legendary names in Western Americana (Virginia City, Gould and Curry Silver Mine Company, and Savage Mining Company) are referenced here in one document, it is easy to understand why.

Superintendent's Office Gould & Curry S. M. Co.,	
VIRGINIA, NEV.,	August 4 1866
Lot No. 108	Received from
Savage Mining Company, for Smelting and Assaying, at Gould & Curry Assay Office,	
One	sacks Bullion, weighing 141 lbs.
Lewis J. Smith	
Per Spencer	

Jim Partin sends in a copy of a check from the Machias Bank, Machias, ME, and a reference on the Machias Bank:

This bank was incorporated in 1836 for \$75,000. *The New York Bank Note List* of Charles McIntyre & Co. dated December 16, 1841 and December 1, 1842, and *Day's New York Bank Note List* of February 7, 1839 and November 2, 1841 gave its notes a fine credit rating. *Imlay & Bicknell's Bank Note Reporter* of April 1, 1859 lists the bank as "closed". On the other hand, Chadbourne's "A History of

Banking in Maine" indicates that the bank was never organized. Thompson's *Bank Note & Commercial Reporter* of December 5, 1850 agrees, saying that the bank "never went into operation".

The date on the check is May 18, 1887 and the check is endorsed by George Walker on the back.

Does any other member have a check on this bank? What are the dates? We would like to formulate a beginning and ending time period for this bank, or just a period that we know it was in operation.

\$1233.83	MACHIAS, ME. May 18 1887
Machias Bank	
PAY TO THE ORDER OF Geo Walker	
Twelve hundred thirty three 83/100 DOLLARS	
A. M. B. B. B.	

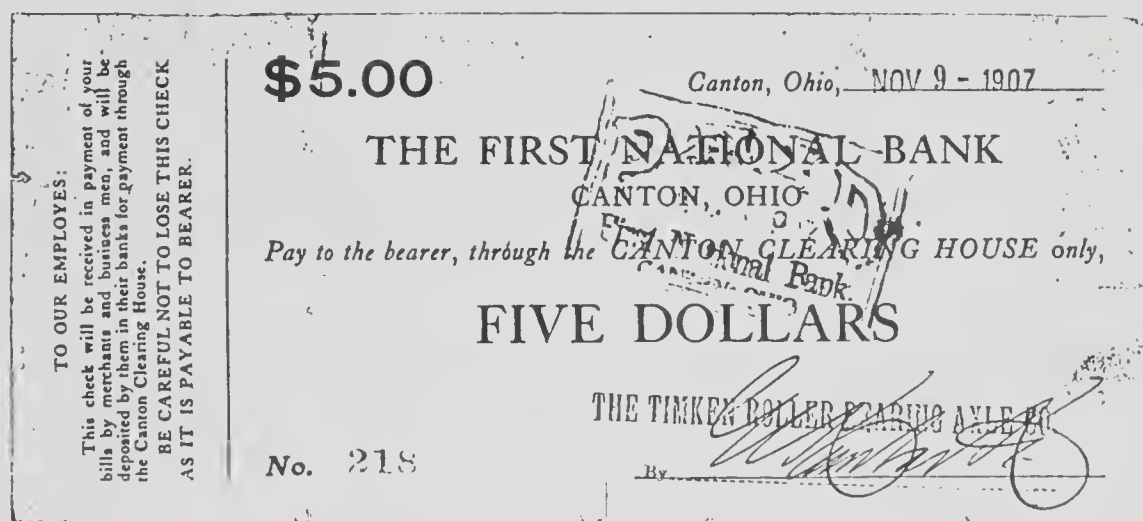
A CANTON, OHIO PAY CHECK

by Tom Sheehan

My interest in checks is rather narrow. Like most collectors, I collect checks from my home state, Washington, but my main interest is collecting and researching the pay checks and cashiers checks that were payable to the bearer and issued during the last quarter of 1907. During the last quarter of 1907, the United States suffered a financial panic. While the exact cause of the panic can be debated, it was either easy credit extended by banks beyond their means, or stock market speculation. The panic caused the weak banks to close while the stronger ones formed alliances through the clearing houses and issued scrip in several forms, one of which was pay checks that were payable to the bearer.

incorporated on December 13, 1904 in Ohio. The Timken family's first company was the Timken Carriage Works which was originally established in 1898 in St. Louis by Henry H. Timken and William R. Timken. The company today, is one of the country's largest manufacturers of roller bearings. This type of bearing is used in automobiles, trucks, farm tools and railroad cars. The name was shortened in 1970 to the Timken Company. It is still managed by members of the original Timken family.

This check has a notation in red on the left end that it is payable through the Canton Clearing House. Note that the check was printed with-



The check pictured here is one I found at the ANA Convention here in Seattle. Quite naturally, it was an Ohio dealer who had the check. He had responded to an inquiry I had made and was kind enough to bring it along. While the dealer could not offer any background on the check, we did have a pleasant chat (*one of the other benefits of going to conventions*).

The Timken Roller Bearing Axle Co. was

out the issuer's name so it could be filled in later by using a rubber stamp. I assume that there were many other companies and banks in Canton using the same form. Perhaps other members know of more checks like this one. I do know that other Ohio companies used similar checks during the currency crisis that occurred in 1907, but I have not seen them. I would appreciate hearing from anyone who can offer other examples or information.

Tom Sheehan, PO Box 14, Seattle, WA 98111.

A. S. C. C. CHECK SURVEY

New discoveries and new types and varieties of checks and check-related items submitted by members and believed to be not previously listed nor described in detail in print.

The name of a member submitting an item appears under the State-City designation in the first column.

		ITEM CODE							
		CK = Check		TD = Time Draft		W = Warrant			
		B/E = Bill of Exchange		CD = Certificate of Deposit		R = Receipt			
		SD = Sight Draft		D = Draft		PN = Promissary Note			
				BD = Bank Draft					
STATE-CITY	NUMBER	RN	ITEM	BANK OR ISSUER	PRINT	PAPER			
ALABAMA									
Birmingham Kanowsky	AL-1	X-7	CK	THE FIRST NATIONAL BANK OF BIRMINGHAM- User- The Jefferson County Building and Loan Association Printer - W.E.STEPHENS & CO. 716 LOCUST ST. ST. LOUIS.		Black	White		
COLORADO									
Cripple Creek Kazanjian	CO-121	X-7	D	*THE FREE COINAGE Gold Mining Company DENVER LITH. CO. DENVER		Black	Gray		
FLORIDA									
Jacksonville Wm. Johnson	FL-1	X-7	CK	STATE BANK OF FLORIDA (Generic) Printer - Courier-Journal Lith. Louisville		Black	Pale Green Tint		
ILLINOIS									
Chicago Kanowsky	IL-14	D-1	CK	(Generic)James M.Adsil Banker [Script] Printer - Western B.N.& Engraving Co. Chicago		Black	White		
Girard Kanowsky	IL-15	D-1	CK	*THE BANK OF GIRARD (Generic) Printer - Weber & Co. 108 N. Sixth St. Springfield,Ill.		Black	White		
Knoxville Kanowsky	IL-16	X-7	CK	Farmers National Bank (Generic) Printer - P.F. Pettibone & Co. Chicago		Black	Tan		
Rock Island Kanowsky	IL-17	X-7	BD	PEOPLES NATIONAL BANK Bank Draft on the Continental National Bank St. Louis		Black	Blue		
Waukegan Kanowsky	IL-18	G-1	BD	FIRST NATIONAL BANK OF WAUKEGAN Printer - WESTERN BANK NOTE & ENG.CO. CHICAGO		Black/Violet	White		
INDIANA									
Lafayette Kanowsky	IN-4	G-1	CK	NATIONAL STATE BANK[Castenholz guide refers to 2 Settings] Security printer unmentioned.This check's printer is MILTON C. JOHNSON 57 BEEKMAN ST.N.Y.		Black	Tan		
IOWA									
Minden Kanowsky	IA-4	X-7	CK	GERMAN AMERICAN BANK Printer-STEPHENS LITHO & ENG . CO. ST. LOUIS.		Black	Tan		
Keokuk Kanowsky	IA-5	G-1	CK	The State National Bank (Generic) Printer - Corlies, Macy & Co. 39 Nassau St. N.Y.		Blue	White		
MASSACHUSETTS									
Boston Kanowsky	MA-1	X-7	CK	National Bank of the Commonwealth [Generic] Printer THE J.C.HALL CO. PROV. R.I.		Black	Tan		

STATE-CITY	NUMBER	RN	ITEM	BANK OR ISSUER	PRINT	PAPER
MICHIGAN						
Manistee	MI-3	X-7	CK	The First National Bank [Script] (Generic) Printer - Western Bank Note Co. Chicago VIII	Black	Light Tan
Wm. Johnson						
MISSISSIPPI						
Vicksburg	MS-2	K-6	CK	Vicksburg Bank[Manuscript change from Vicksburg, Miss. to Monroe, La]	Black	White
Spence	MS-3	C-1	CK	Vicksburg Bank[Manuscript change from Vicksburg, Miss. to Monroe, La.] This item is also known with Manuscript Change to Lucerne, La.	Black	White
Vicksburg						
Spence						
MISSOURI						
Pierce City	MO-9	X-7	CK	The Pierce City National Bank(NEWSTEAD,Mo.) In Print under signature Printer FREY STATIONERY CO. ST. LOUIS	Black	White
Kanowsky						
MONTANA						
Hamilton	MT-1	X-7	CK	RAVALLI COUNTY BANK (Script Change to Darby, Montana) Printer Unknown [Generic]	Blackish	White
Kanowsky	MT-2	X-7	CK	THE FIRST NATIONAL BANK OF MISSOULA, MONTANA [Generic] Printer - HALL Litho Co. Topeka 49	Black	Pale Green
Missoula						
Kanowsky						
NEBRASKA						
Lincoln	NE-2	G-1	CK	State National Bank Of Lincoln (Generic) Printer - JOURNAL CO. PRINT.	Black	White
Wm. Johnson	NE-3	G-1	CK	First National Bank (Generic)	Green	White
Lincoln	NE-4	G-1	CK	Printer -Journal Co. Print. Lincoln, Neb.Lincoln First National Bank (Generic)	Black	White
Wm. Johnson	NE-5	D-1	CK	Printer - State Journal Co., Lincoln, Neb. FIRST NATIONAL BANK (Generic)	Green	White
Lincoln	NE-6	F-1	CK	Printer - Ehrgott & Krebs. Lith.Cin. First National Bank (Generic)	Black	White
Wm. Johnson	NE-7	D-1	CK	Printer - STATE JOURNAL CO. PRINT. LINCOLN, NEB. FIRST NATIONAL BANK (Generic)	Dark Green	White
Lincoln	NE-8	D-1	CK	Western B.N. & Engraving Co. Chicago. State National Bank of Lincoln, (Generic)	Black	White
Wm. Johnson	NE-9	D-1	CK	Printer - Southwestern Printing Co, Lincoln. State National Bank of Lincoln, (Generic)	Black	Tan Laid
Lincoln	NE-10	F-1	CK	Printer - J.W. Middleton, Stationer and Printer, 53 State3 St., Chicago. State National Bank of Lincoln, (Generic)	Black	White
Wm. Johnson	NE-11	D-1	CK	Printer - JOURNAL CO. PRINT, LINCOLN Mechanics Bank (Generic)	Green	White
Lincoln	NE-12	G-1	CK	Printer - Journal Co. Print. Lincoln, Neb. Lancaster County Bank - User - C.C.WHITE,County	Light Blue	White
Wm. Johnson	NE-13	D-1	CK	Treasurer Printer STATE JOURNAL CO. PRINT. LINCOLN, NEB. Lancaster County Bank - User C.C. WHITE. Printed Vertical Lined Background Printer Western B.N. & Engraving Co. Chicago	Black	Pale Purple
Lincoln						
Wm. Johnson						

STATE-CITY	NUMBER	RN	ITEM	BANK OR ISSUER	PRINT	PAPER
NORTH DAKOTA						
Bismarck	ND-1	G-1	BD	BISMARCK NATIONAL BANK(DAKOTA TERRITORY) Printer - Brown, Pettibone & Kelly, M'f'g. Stationers Chicago	Black	Pink
OHIO						
London	OH-4	X-7	CK	THE LONDON EXCHANGE BANK CO. (Generic) Printer - THE FORMAN BASSETT HATCH CO CLEVELAND O	Violet	White
Kanowsky	OH-5	G-1	CK	George D. Harter & Bro. [Script] (Generic)	Green	White
Canton	OH-6	G-1	CK	Printer - MAYER, MERKEL & OTTMANN 21-25 WARREN ST. N.Y. George D. Harter & Bro. [Script] (Generic)	Green	White
Wm. Johnson				Printer - Mayer, Merkel & Ottmann 21-25 Warren St. N.Y.		
Printer's Mark differs from the one listed above.				Also, there is a Panel at Left Imprinted State of Ohio		
Canton	OH-7	G-1	CK	G.D. Harter & Bro. [Old English] (Generic) Printer - C.M. CORNWELL, PRINT., NEW YORK	Black	White
Wm. Johnson						
PENNSYLVANIA						
Philadelphia	PA-5	H-1?	CK	Mechanics' National Bank (Generic) Printer - WM. F. MURPHY'S SONS. PRS. 339 CHEST. ST.	Black	White
Kazanjan	PA-6	B-1	CK	Winton, Clark & Co., Bankers User- WM. SILKMAN	Black	White
Providence	PA-7	X-7	D	Printers Stearns & Beale, Stationers 147 Fulton St. N.Y. Allegheny Valley Railway Company - OFFICE OF THE AUDITOR	Black	White
Birdsboro	PA-8	G-1	CK	FIRST NATIONAL BANK - User E. & G. BROOKE	Black	Brown
Kanowsky	PA-9	G-1	CK	WM. MANN PRINTER PHILADA Similar Checks in different colors may exist. (Generic) Curwensville Bank WM. MANN PRINTER PHILADA.	Black	Pale Violet
Curwensville	PA-10	G-1	CK	*Montgomery National Bank [Shortened Left End] WM. MANN PRINTER PHILADA.	Blue	White
Kanowsky	PA-11	L-3	CK	(OLD ENGLISH) Bank of North America User North	Black	White
Philadelphia	PA-12	L-5	BD	Pennsylvania R.R. Co Printer Steng & Paxson, Phila. (Old English) City National Bank Printer Omitted Black	Black	Orange
Kanowsky	PA-13	X-7	CK	Draft on The Chemical National Bank of New York (Old English) The National Bank of Northern Liberties. Printer Omitted	Black	Tan
Philadelphia						
Kanowsky	WV-1	G-1	CK	*Bank of Huntington (Generic) Printer - Wilstach, Baldwin & Co. Stationers, Cincinnati, Ohio	Black	White
WEST VIRGINIA						
Huntington						
Kazanjan						

A. S. C. C. CHECK SURVEY

Send all items for the Check Survey to the Coordinator: Edward N. Lipson, 46 Appletree Lane, North Haven, CT 06473.

Submit a full-sized photocopy of each item which is to be listed. The name of the check printer, exactly as

it appears on the face of the check and the colors of ink and paper (if other than black on white), should be written on the back of each photocopy.

Detailed guidelines for the submission of items to the Check Survey were outlined on page 32 of the August 1990, Issue #15, of The Check Collector.

EARLY AMERICAN CHECKS

by John O'Hare

Recent finds at FUN and Memphis prompted this article. I hope the information will lead to an exchange of letters to the Editor and/or articles which will expand our knowledge of early banking and financial practices.

Although the Bank of England was established in 1694, I am not aware of any branch banks in the American Colonies. In fact, it was colonial policy of the mother country to prohibit, or at least discourage, any uncontrolled economic expansion in the colonies. True banking practices might have created local wealth and discouraged trade with, and control by, England.

There were some attempts to establish "land banks" and private banks in Colonial America. To date my research efforts have not revealed any instance in which the functions normally expected of a bank were available in these early institutions. The Bank of Pennsylvania was established in 1780. Robert Morris, Alexander Hamilton, and Thomas Paine were among those who established an institution to help finance the costs of the Revolution. Hamilton, however, voiced the opinion that it fell short of conducting business on true banking principles. He believed that subscribers to the bank were donating sums of money for one particular purpose, the war. The bank lasted only four years, until the end of the war.

The first true, chartered bank was the Bank of North

America established in Philadelphia in December, 1781.

Figure 1, my earliest check, is dated 28 November 1785. It was written about a year after the end of the Revolution. The states were loosely joined under the Articles of Confederation. It was written about four years before the Constitution was ratified and Congress was convened. Therefore, there was no national coinage. The most common coins in use were the Spanish milled dollar (the eight reales coin or piece of eight) and English pennies. The rate of exchange was 90 pennies to one dollar. The check is an order to the Cashier of the Bank (the only bank in the city) to pay 118 dollars and 8/90 dollars.

Other banks were established during 1784 (New York and Boston), 1790 (Baltimore), and 1791 (Providence). These banks were chartered by the individual states.

Congress chartered the first Bank of the United States in 1791 at the urging of Secretary of the Treasury Hamilton. The charter was for a twenty year period. During that time the main office was established in Philadelphia. Branches were opened in the District of Columbia, Georgia, Louisiana, Maryland, Massachusetts, New York, South Carolina, and Virginia. The Bank of the United States was the fiscal agent of the federal government. As receiver of taxes, it was able to regulate state chartered banks by refusing notes issued by an unstable bank.

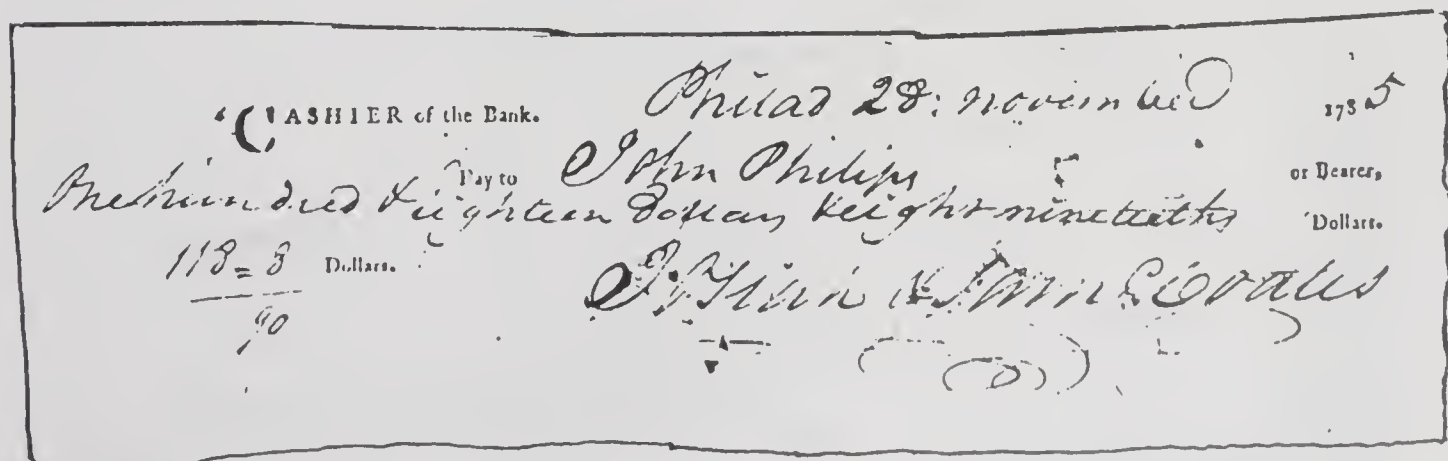


Figure 1

Figure 2 is a check on the Bank of the United States dated December 27, 1793. By this time, Congress had established our decimal system of coinage.

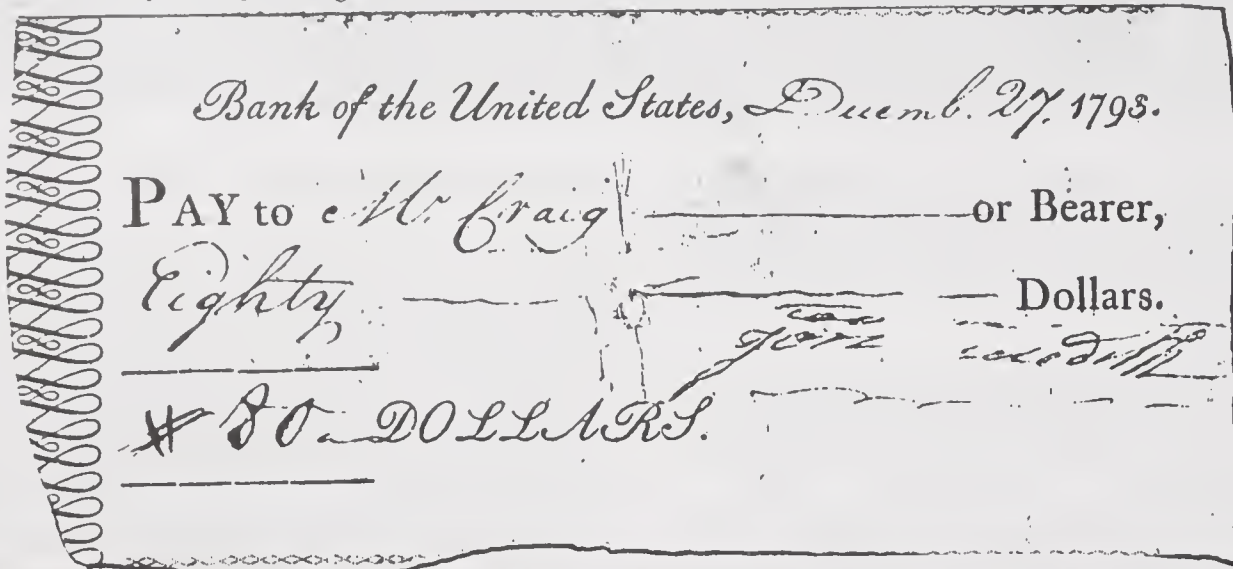


Figure 3 is a holographic (manuscript or handwritten) check dated January 24, 1794. This check is notable in two ways. First, the name of the bank has been changed (bank name altered check). Bob Spence said this was the earliest check which he has seen with a change such as this. Second, the bank name is now required, as there were three banks in Philadelphia, Pa. and fourteen banks in other states.

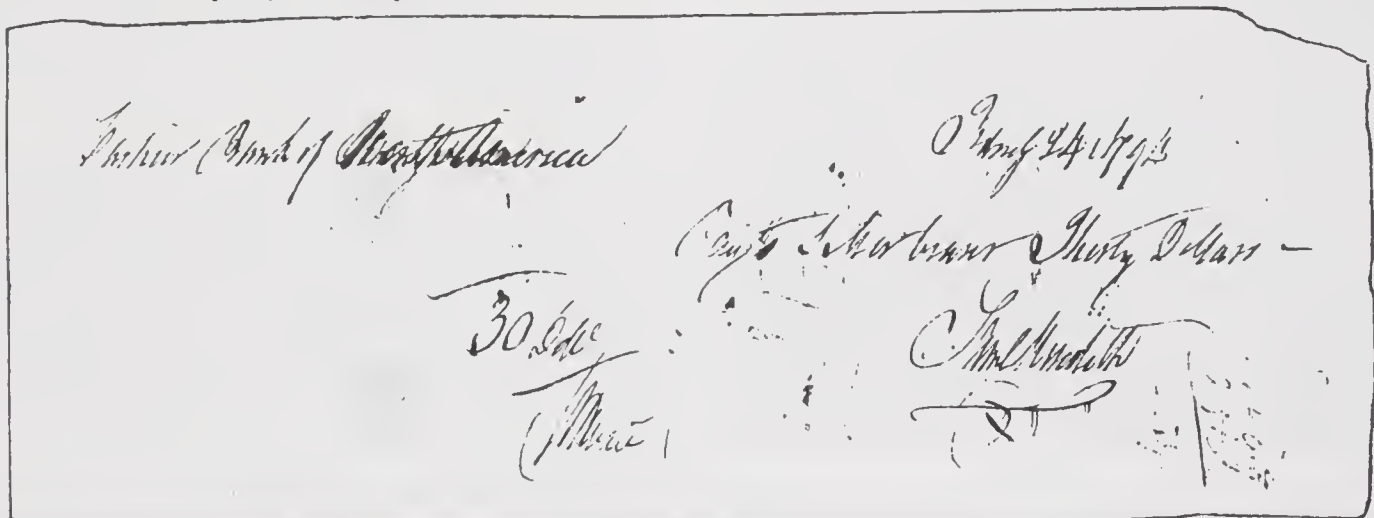


Figure 4 is a printed check on the Bank of North America dated in 1796.

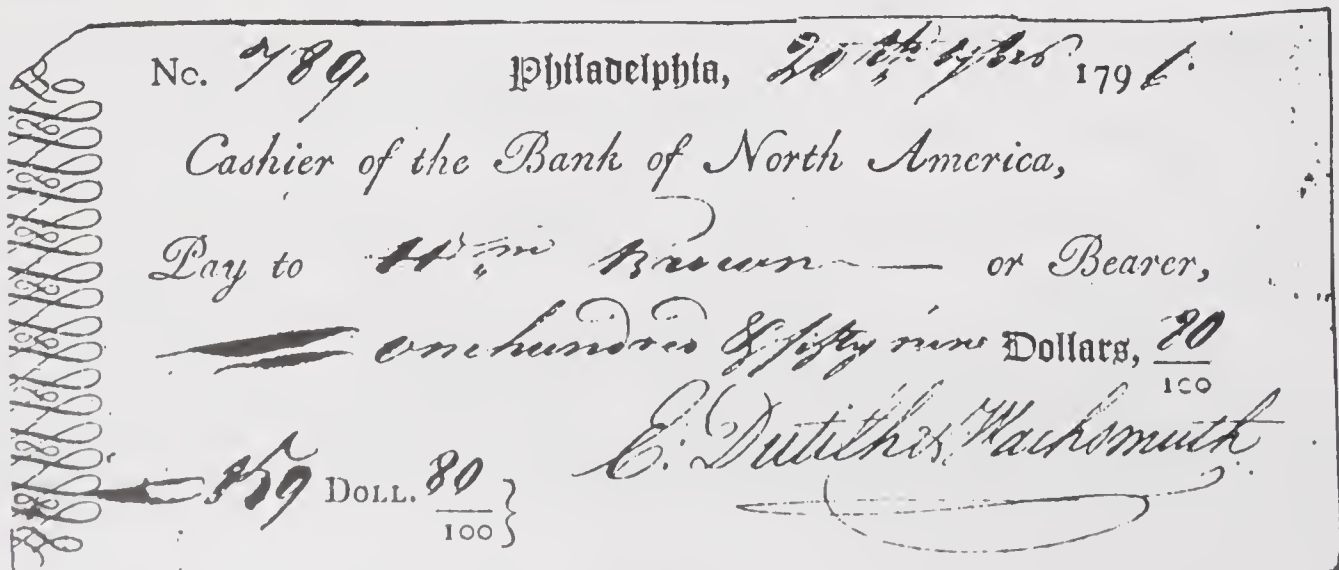
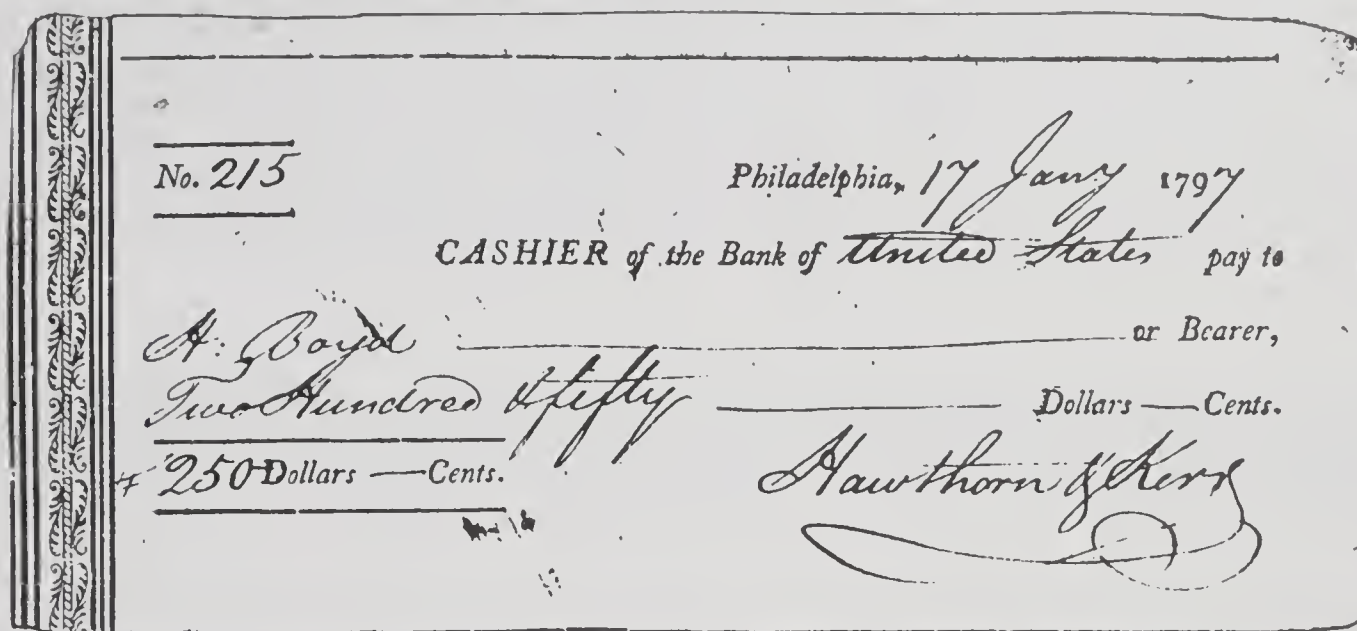


Figure 5 is a generic printed check with a space for the bank name. It is drawn on the Bank of the United States, dated January 17, 1797. This is the earliest generic check I have encountered. These "any bank" checks were thought to have originated in Boston during the first half of the 19th century.



The following is my list of true banks which were established in the United States prior to 1800.

Location	Bank	Date
Philadelphia, PA	Bank of North America	1781
New York, NY	Bank of New York	1784
Boston, MA	Massachusetts Bank	1784
Baltimore, MD	Bank of Maryland	1790
Philadelphia, PA	Bank of the United States	1791
Providence, RI	Providence Bank	1791
Albany, NY	Bank of Albany	1792
Charleston, SC	Bank of South Carolina	1792
Boston, MA	Union Bank	1792
Concord, NH (?)	New Hampshire Bank	1792
Alexandria, DC (?), VA (?)	Bank of Alexandria	1792
Hartford, CT	Hartford Bank	1792
New London, CT	Union Bank	1792
New Haven, CT	New Haven Bank	1792
Hudson, NY	Bank of Columbia	1793
Washington, DC	Bank of Columbia	1793
Philadelphia, PA	Bank of Pennsylvania	1793
Boston, MA (?)	Bank of Nantucket	1795
Wilmington, DE	Bank of Delaware	1795
Baltimore, MD	Bank of Baltimore	1795
Middleton, Ct	Middleton Bank	1795
Providence, RI	Bank of Rhode Island	1795
Merrimack, MA	Merrimack Bank (?)	1795 (?)
Norwich, CT	Norwich Bank	1796
Gloucester, MA	Gloucester Bank	1796
New York, NY	Manhattan Bank	1799
Portland, ME	Portland Bank	1799
Salem, MA	Essex Bank	1799

As you can see I have some questionable data on the list.

Among my sources of information was a very interesting article in Volume 12, Number 2 of *"The Checklist"* entitled "I'm looking for Answers" by William Heald. I hope our editors reprint that article as I was unable to find an answer in following issues. Mr. Heald had a similar list of early banks but there are a few differences. His excellent questions lead to some interesting research possibilities which will expand our knowledge of early banking and finance.

Some interesting stories come to mind when reading the list. For example, Alexander Hamilton was involved in creating the Bank of the United States and the Bank of New York while Aaron Burr was involved in the Manhattan Bank. The election of 1800, the 1804 election for governor of New York, the duel, and the western conspiracy bring to mind the territories and new states of the Union. New settlement and commerce meant new banks. What about banking practices in the territories? What about checks from those banks? A good subject for a future series of articles.

A.S.C.C. Check Pool Update

John T. Paslawsky

The latest additions to the check pool, though not large in quantity, are nevertheless interesting because of their design and origin. They are as follows:

- 50 handsome blank checks by Kazuma Oyama of Wahiawa, Hawaii from the Central Pacific Bank (Moiiliili Branch) of Honolulu, Hawaii for the Moiiliili Japanese Language School.
- 30 large size checks by Gary K. Olsen (the "credit card man") of Front Royal, Virginia from the American Security & Trust Co. of Washington, DC, issued in 1926.
- 110 ornate large size checks by Tim Kyzivat of La Grange Park, Illinois from the Bank of Hutchins, Texas, dated 1924.
- 36 large and small size checks by Gregory S Voss of Grower, Missouri from seven states, mostly Missouri and New York, dated from 1866 to 1921. Also, 16 deposit slips from the Hannibal Trust Co. and the Farmers & Merchants Bank of

Hannibal, Missouri, dated in the 1920's with columns for "currency", "silver", "gold" and "checks".

- 30 checks by Roger Patterson of Bemidji, Minnesota, consisting of 20 large size from the North Memphis Savings Bank (1927-1931) and 10 small size from the First National Bank of Bancroft, Idaho, dated 1920.

A sincere *"Thank You"* to all of the above collectors for their interesting contributions to the check pool.

There were requests for 14 of our 100-check packets, including 10 packets by Jerome F. Binsfeld of Pleasant Prairie, Wisconsin, who as president of the Kenosha Coin Club intends to give the packets to interested parties at the club meetings. Good luck, Jerry!

Members may send in their extra checks or request 100-check packets from the check pool by contacting John T. Paslawsky at 583 Ord Drive, Boulder, CO 80303. Please include one dollar (\$1.00) for postage and handling for each 100-check packet requested.

Do you have checks to share with other members?

Do you have creative ways to use our check packets?

The A.S.C.C. Check Pool is here for you!

A GUIDE TO CHECK COLLECTING - I

by Robert A. Spence

Starting with this issue, The Check Collector will present a series of articles with the new collector in mind. Veteran collectors will enjoy a rereading of the basics as well.

Check collecting has proven to be a fascinating and novel hobby for these modern times. Check collectors collect all kinds of checks and check-related financial documents and in doing so, become quite interested in banking and financial history. Check collecting is also something special because it has an overlapping interest in areas of numismatics and philately. Many check collectors were, in their earlier days, or still are, stamp, coin or paper money collectors.

Checks do not have the security hazards nor the weight of gold and silver coins. Many checks are outstandingly beautiful examples of engraving, lithography and the printing arts. Check collections are conveniently available to their owners to enjoy and are not isolated from them in bank vaults. One of the greatest pleasures in check collecting is sharing information and showing a collection to other collectors. For a relatively small collecting organization, check collectors have amassed a remarkably large archive of information that has been generated by its members.

A check is the essence of a financial transaction and is a bit of historical record. By the standards of other collectibles, every check is inherently different from every other, even though some differences are small. A beginning check collector already has a collection that is different from any other collection.

Check collecting has a great many areas of interest and specialty. Twenty-two of the better known areas of interest are listed on our membership application form. A check collector may easily select an area that he or she enjoys and will find there is little or no competition.

During the past century there were about 14,000 banks in existence in the United States. During this period, there were many check designs used by the average bank. Of the many details which provide visible and interesting differences between checks, one leading item is revenue stamps. These revenue stamps appear in two forms, an adhesive stamp type which was affixed like a postage stamp to the check, and a revenue stamp type which was imprinted directly on the face of the check itself. Both types appeared under the Act of 1862 and continued in use until July 1, 1882. Because of the Spanish-American War, checks were again taxed from 1898 until 1901. Where they appear, these stamps, with few exceptions of 2¢ in denomination, were cancelled with pen and ink, a stamped inscription or with a punch. There are ten Type R adhesive type stamps and fifteen Type RN imprinted revenue stamps that were generally used on checks.

For those who are interested in learning more details of revenue stamps used on checks, it is suggested that they refer to a copy of Scott's U.S. Stamp Catalog, Volume 5, Specialized, for the Type R and Type RN revenue stamps.

The above indicates that the possible number of different kinds and varieties of checks issued reflecting these combinations of differences (banks, designs, stamps, etc.) would exceed one hundred thousand. The actual number printed, used and surviving appear to be considerably smaller. Finding new and different checks and discovering old hoards of checks is one of the ordinary pleasures of check collecting.

Check collectors often encounter people with checks for sale who call every check-sized fiscal document a "check". One of the first and easy things a check collector should do is to learn and recognize the differences between checks and other check-related documents. Let us start by reviewing some of these items.

There are four principal kinds of financial documents (checks and check-related) that a check collector will meet:

1. A **Draft or Bill-of-Exchange**, if the instrument is an order to pay money,
2. A **Check**, if the instrument is a draft drawn on a bank or banker and payable on demand,
3. A **Certificate of Deposit**, if the instrument is an acknowledgement of the receipt of money with an engagement to repay it, and,
4. A **Note**, if the instrument is a promise other than a Certificate of Deposit.

Checks are drawn to the "order" of a person, a firm or a company, so that they cannot be used except by the proper party. This is the modern form of issuance of a check. Checks drawn payable "to bearer" is an older type of issuance of checks. They were made payable "to bearer" when the person to whom the check is to be given is not known at the bank, in order that he might cash it without identification.

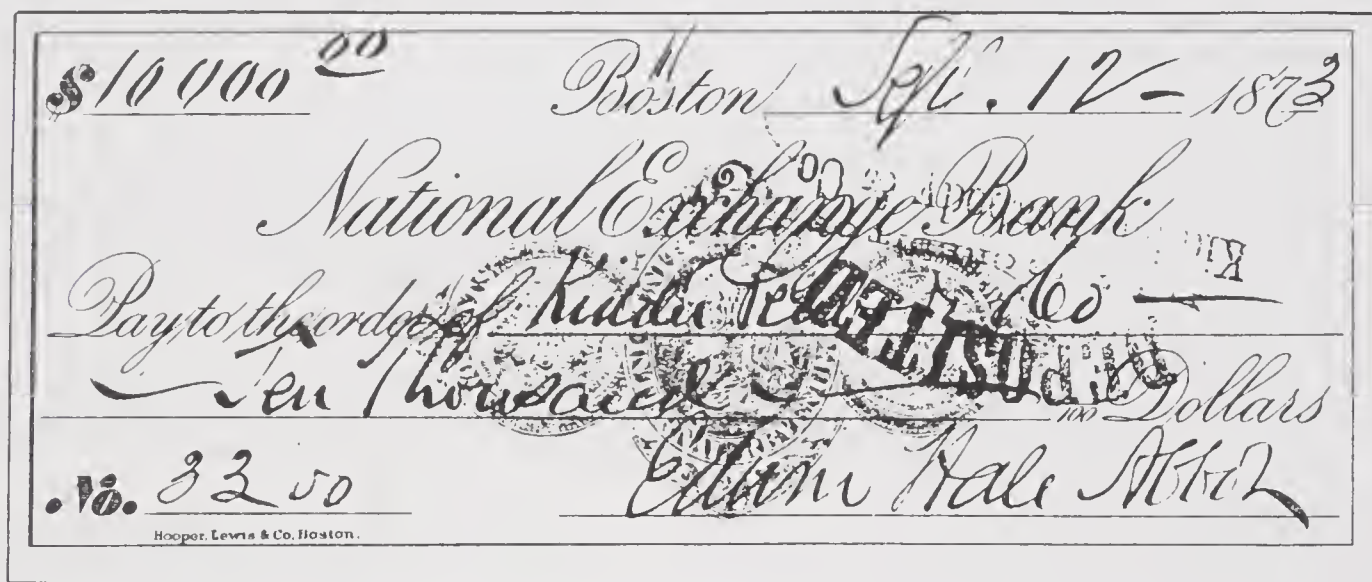


Figure 1 - CHECK

Date: Sept. 12, 1873
 Bank: National Exchange Bank, Boston
 Imprinted Rev. Stamp: Type RN-D1

Payee: Kidder, Peabody & Co.
 Payor: Edwin Hale Abbott
 Printer: Hooper Lewis & Co., Boston

A check is a written order to a bank or banker, drawn by a depositor, directing the payment of a specific sum of money to a person or party named, or to his order, or sometimes to the bearer. A check is a demand instrument on a bank or banker, payable upon presentation. Checks are customarily dated at the time of issue. See Figure 1.

The front of a check is called the "face". The other side is the "back". Signatures and stamped inscriptions on the back are usually "endorsements".

A **draft** is an order drawn by one person on another living in a different place, directing him to pay a sum of money to the order of the drawer (or maker), or to a third person.

A draft is drawn upon an individual or a firm and is used as a means of collecting from a debtor. See Figure 2.

The parties to a draft are the drawer, the drawee and the payee. The person who signs the draft is called the drawer; the person upon whom the draft is drawn (to whom it is addressed) is called the drawee; and the person in whose favor the draft is made (who is to receive the money) is called the payee.

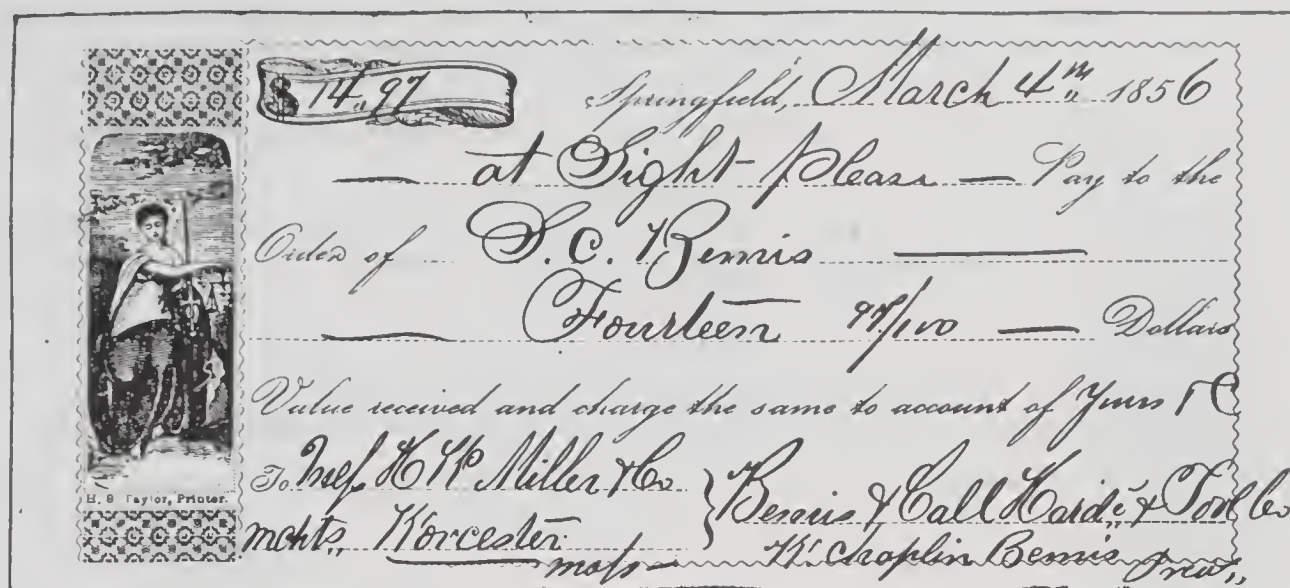


Figure 2 - DRAFT

Date:	March 4, 1856	Drawee:	Messrs. H. W. Miller & Co.
Drawer:	Bemis & Call Hardware & Tool Co.,	Payee:	S. C. Bemis
	Chaplin Bemis, Treasurer	Printer:	H. S. Taylor

Bank drafts are orders drawn by the cashier of one bank upon another bank in some other city or town. See Figure 3.. They were usually drawn on banks in large cities and were the principal means used by merchants in making remittances from one part of the country to another and by banks to settle balances between banks before the advent of the clearing houses.

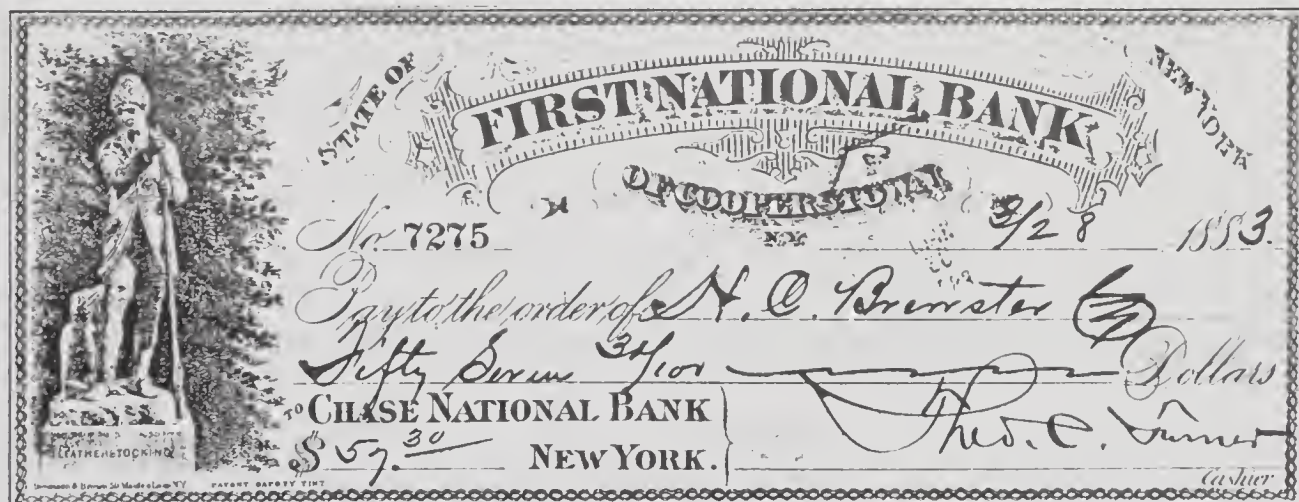


Figure 3 - BANK DRAFT

Date:	March 28, 1883	Drawee:	Chase National Bank
Drawer:	First National Bank of Cooperstown, NY,	Payee:	H. C. Brewster Co.
	by Theodore C. Turner, Cashier	Printer:	Dennison & Brown, 50 Maiden Lane, NY

A Bill-of-Exchange is a form of draft, (sometimes called a Foreign Bill), usually drawn in "sets", as "Original", "Second-of-Exchange", and "Third-of-Exchange". Each bill was drawn for the same amount of money, but was so worded that when one bill-of-exchange of a set was paid, the others of the set became void.

In earlier times it was usual to draw Bills-of-Exchange in sets of three and forward them to their destination by different routes to provide against loss or delay in transit. See Figure 4.

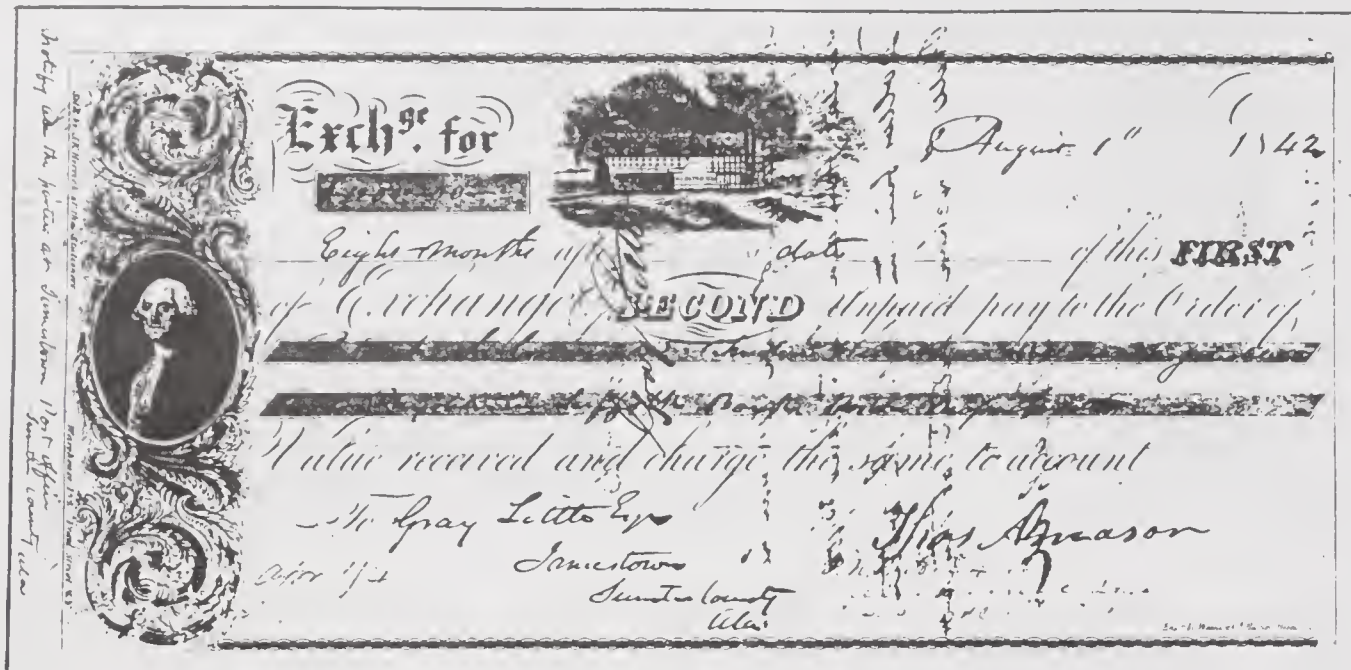


Figure 4 - BILL-OF-EXCHANGE

Date:	August 1, 1842	Drawee:	Gray, Little, Esqs.,
Drawer:	Thos. Amason		Jamestown, Sumter County, AL
Printer:	Engraved by Woodcock & Harvey, Brooklyn. Sold by J. K. Herrick at the Stationers Warehouse, 182 Pearl St., NY	Payee:	Patrick S. Cromwell First of Exchange of a set of two.

A Promissory Note, or "note of hand", is a written promise to pay a certain sum of money on demand at a specific time, sometimes with or without interest due, according to the type of Promissory Note written. See Figure 5.

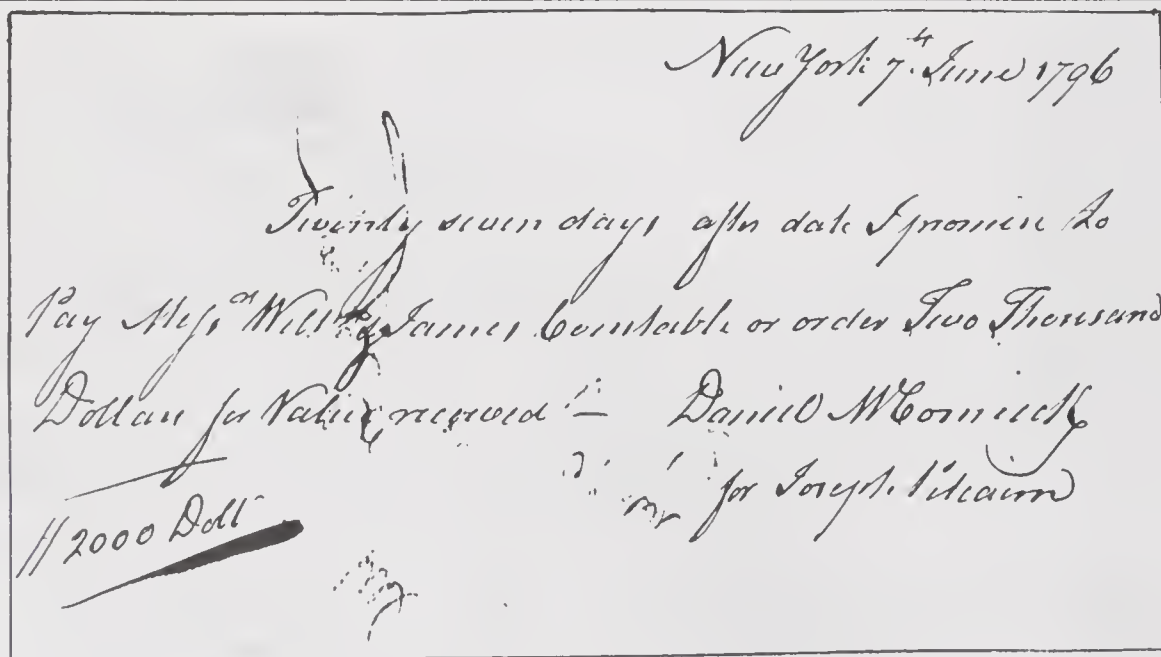


Figure 5 - PROMISSORY NOTE

Date:	June 7, 1796	Maker:	Daniel McCormick for Joseph Pitcairn
		Payee:	Messrs. William & James Constable or order.

Promissory Notes of this type were often given in settlement for goods purchased to insure prompt payment at a specific time. This type of Promissory Note is not to be confused with the type of note where money is borrowed and interest (money) is charged for the use of such as stated on the note. The maker is the person who signed the note and is responsible for its payment. The payee is the person to whom, or to whose order, it was made payable.

A Certificate of Deposit is a receipt given by a bank for money deposited. It is negotiable by the payee and redeemable upon presentation. See Figure 6. Certificates of Deposit are not subject to check.

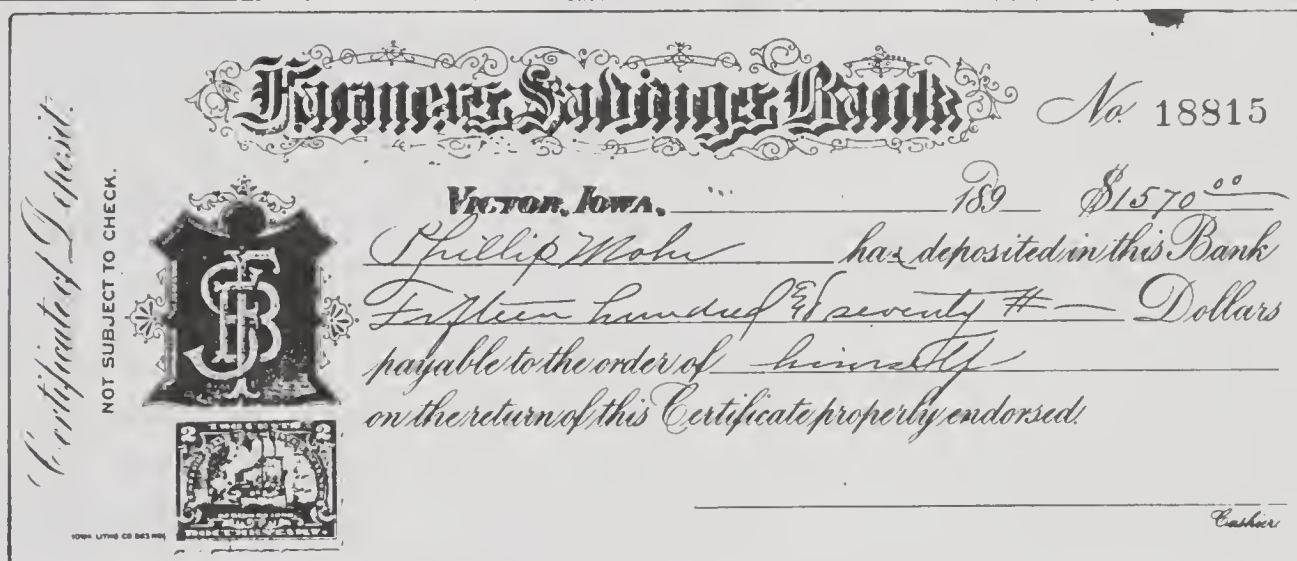


Figure 6 - CERTIFICATE OF DEPOSIT

Date: Jan. 26, 1900
 Maker: Not signed.
 Printer: Iowa Litho Co., Des Moines, IA

Bank: Farmers Savings Bank
 Payee: Phillip Mohe.
 Revenue Stamp: Type R-164

Now, take a look at some of the documents in your collection and determine what kinds of documents or financial instruments they are.

Happy collecting!

In our next issue, suggestions for organizing and classifying your collection.

WILL THE BELL TOLL FOR STOCK CERTIFICATES?

A news report states Merrill Lynch & Co. will institute a \$15-a-security fee when investors buy a security and request a stock or bond certificate. Stocks, certificates of deposit and mutual funds are all being converted to a computerized "book-entry" form.

About a decade ago, it was predicted that checks would become obsolete with point-of-purchase cards. Now, there are more checks than ever being used, as well as more cards. It seems that there are good reasons that still exist for the use of checks and also, for the use of stock and bond certificates. Perhaps, some day in the future, checks and stock and bond certificates will join ancient Greek and Roman coins and fractional currency as obsolete collectibles. Just don't hold your breath!



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and 31.
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23
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Areas: 2-Wisconsin.
(Thru ANA Newsletter)
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Areas: 2-AZ, AZ Terr. and
Indian Terr.
(Article in Newspaper)
- 1344 Peter Martin
7657 Southern Oak Dr.
Springfield, VA 22153
Areas: 24,31 & checks and

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World and 31.
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30,31 and 32
- 1349 Carl Harvey (C)
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(Article in Orlando news-
paper).
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(Thru American Revenue
Association).
- 1351 Ray Virtue (C)
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K8A 7W9 Canada
Areas: 6, 14 and 20.
(By Judith Murphy)
- 1352 Walt Wiegand
75 Johnny Cake Lane
Glastonbury, CT 06033.
- 1353 Gregory H. Williams
244 E. Pearson #1003
Chicago, IL 60611
- 1354 John D. Pryor
P. O. Box 505
Cockeysville, MD 21300
Areas: 1,7,12-all if
dated Sept.17.
(By Ed Quagliana)

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currency, 31 and 32
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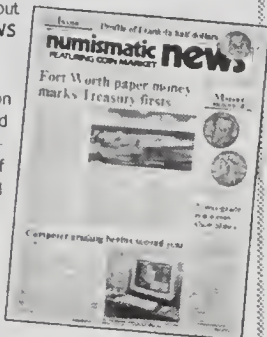
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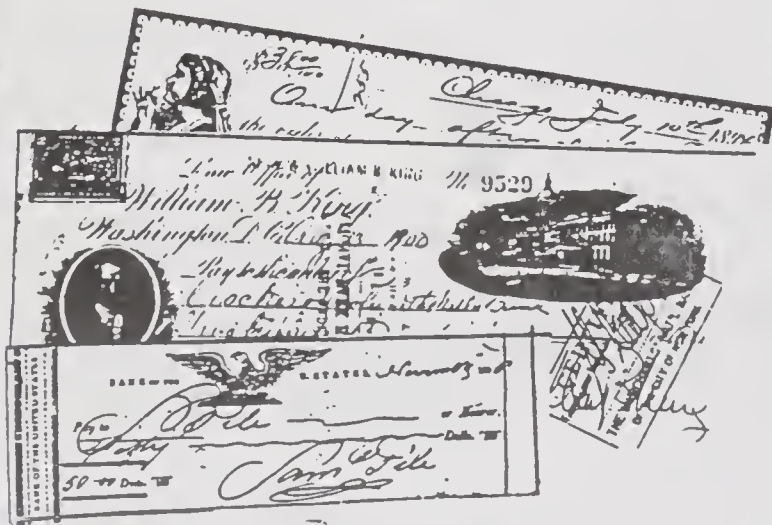
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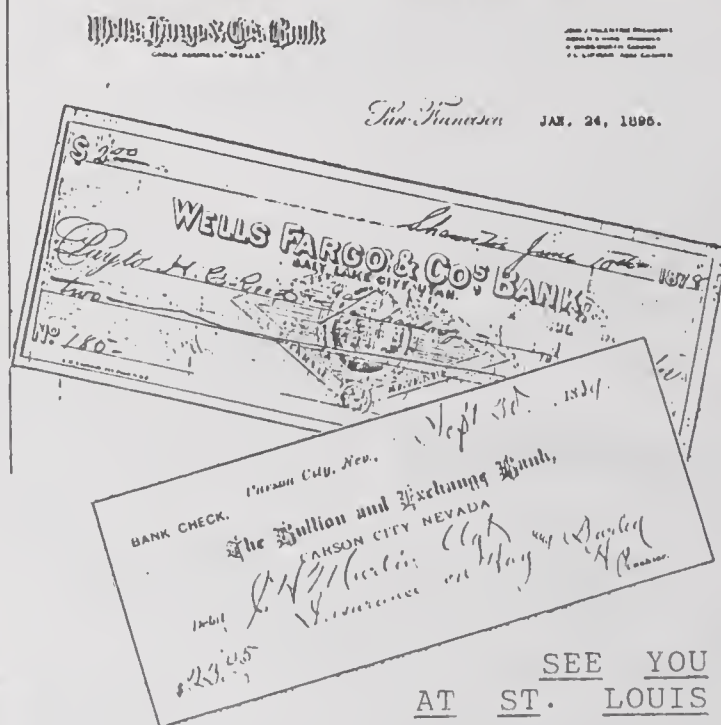


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